

Consolidated Balance Sheet Statement

Euros

	30/06/2024
Assets	
Cash, cash balances at central banks and other demand deposits	237 247 614
Financial assets designated at fair value through profit or loss	21 277 070
Financial assets held for trading	6 096 587
Non-trading financial assets mandatorily at fair value through profit or loss	15 179 655
Other financial assets	829
Financial assets at fair value through other comprehensive income	40 667 659
Financial assets at amortised cost	214 608 166
Of wich:	
Loans and advances	51 966 508
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	78 390
Tangible assets	12 530 862
Intangible assets	1 173 591
Tax assets	120 995
Other assets	4 577 003
Non-current assets and disposal groups stated as held for sale	298 379
Total Assets	532 579 730
Liabilities	
Financial liabilities held for trading	17 849
Financial liabilities measured at amortised cost	478 155 081
Derivatives – Hedge accounting	0
Provisions	10 912
Tax liabilities	1 465 763
Other liabilities	5 674 274
Total Liabilities	485 323 878
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 315 954
Retained earnings	5 770 330
Other reserves	14 809 397
Profit or loss attributable to owners of the parent	3 971 435
Total Equity Attributable to the Group	47 236 375
Minority interests	19 477
Total Equity	47 255 852
Total Equity and Total Liabilities	532 579 730

Consolidated statement of other comprehensive income

Euros

	30/06/2024
Profit or loss for the year	3 972 674
Items that will not be reclassified to profit or loss:	
Tangible assets	3 415
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	0
Financial assets at fair value through other comprehensive income	1 151 091
Income tax relating to items that may be reclassified to profit or loss	(41 583)
Other comprehensive income	1 112 923
Overall comprehensive income for the year	5 085 598
Attributable to minority interests (non-controlling interests)	1 239
Attributable to shareholders	5 084 359

Consolidated statement of profit or loss

Euros

	30/06/2024
Interest income	10 939 164
Interest expenses	(5 279 666)
Net interest	5 659 498
Dividend income	215 332
Fee and commission income	4 717 797
Fee and commission expenses	(1 856 307)
Gains or losses on financial assets and liabilities held for trading, net	2 243 470
Gains or losses on financial assets at fair value through other comprehensive income	(563 346)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	618 416
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(298 905)
Gains or losses on derecognition of non-financial assets, net	126 307
Gains or losses on other operations	(442 851)
Total operating income, net	10 419 412
Staff expenses	(3 656 568)
Other administrative expenses	(2 383 916)
Depreciation	(931 376)
Provisions or reversal of provisions	(9 427)
Impairment on financial assets at amortised cost	293 807
Impairment on financial assets at fair value through other comprehensive income	956 502
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	4 688 435
Tax	
Current income tax	(597 023)
Deferred income tax	(118 737)
Profit for the year	3 972 674
Attributable to owners of the parent	3 971 435
Attributable to minority interest [non-controlling interests]	1 239